

Information to identify the case:

Debtor 1	<u>Alfredo N Guevara</u>	Social Security number or ITIN	xxx-xx-0709
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Gloria A Guevara</u>	Social Security number or ITIN	xxx-xx-6016
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-31620-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alfredo N Guevara

Gloria A Guevara

1/19/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alfredo N Guevara
Gloria A Guevara
Debtors

Case No. 12-31620-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db/jdb #+Alfredo N Guevara, Gloria A Guevara, 653 Huff Avenue, Manville, NJ 08835-2475
513326216 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
513326217 +Houston Funding II LTD, 2190 NOTH LOOP WEST #250, Houston, TX 77018-8016
513326218 +LT Asset Recovery, 290 rt 46 west, Denville, NJ 07834-1239
513326220 +Merc Adj Bur, 6390 Main St S-160, Williamsville, NY 14221-5859
513326219 +Merc Adj Bur, Po Box 9016, Williamsville, NY 14231-9016
513595214 +U.S. Department of HUD, c/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 75038-2585
513561360 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jan 20 2018 00:31:15 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 20 2018 00:31:12 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +EDI: WFFC.COM Jan 20 2018 00:13:00 Wells Fargo Bank, NA, Attn: Bankruptcy Dept.,
MAC#D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
513326213 EDI: CAPITALONE.COM Jan 20 2018 00:13:00 Capital One Bank, PO Box 71083,
Charlotte, NC 28272-1083
513386537 EDI: CAPITALONE.COM Jan 20 2018 00:13:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
513326215 EDI: CIAC.COM Jan 20 2018 00:13:00 CitiFinancial, PO Box 6931, The Lakes, NV 88901-6931
513326214 +EDI: CIAC.COM Jan 20 2018 00:13:00 Citifinancial, Bk Remittance, Po Box 140069,
Irving, TX 75014-0069
513544348 EDI: RESURGENT.COM Jan 20 2018 00:13:00 LVNV Funding, LLC its successors and assigns as,
assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
513326221 EDI: PRA.COM Jan 20 2018 00:13:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk, VA 23541
513529386 +E-mail/Text: bankruptcy@pseg.com Jan 20 2018 00:30:44 PSEG, PO BOX 490,
Cranford, NJ 07016, Att:Bankruptcy Dept 07016-0490
513326222 EDI: WFFC.COM Jan 20 2018 00:13:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701
514722786 +EDI: WFFC.COM Jan 20 2018 00:13:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 20

Date Rcvd: Jan 19, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
Kirsten B. Ennis on behalf of Debtor Alfredo N Guevara pacerecf@ennislegal.com,
r53278@notify.bestcase.com
Kirsten B. Ennis on behalf of Joint Debtor Gloria A Guevara pacerecf@ennislegal.com,
r53278@notify.bestcase.com
Nicholas V. Rogers on behalf of Creditor Wells Fargo Bank, N.A. nj.bkecf@fedphe.com
TOTAL: 8